

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

REBECCA J. FREEMAN

Debtor(s)

Case No. 14-21241GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/30/2014.
- 2) The plan was confirmed on 06/25/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/24/2014, 05/05/2015, 09/11/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/15/2019.
- 6) Number of months from filing to last payment: 64.
- 7) Number of months case was pending: 73.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,601.00.
- 10) Amount of unsecured claims discharged without payment: \$9,424.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,228.56
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$33,228.56**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,977.64
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,362.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,340.47**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	36.67	36.67	36.67	0.00
CITY & SCHOOL DIST OF PITTSBURG	Secured	NA	1,056.77	1,056.77	1,056.77	408.67
CITY OF PITTSBURGH (RE-LIBRARY)	Secured	NA	5.73	5.73	5.73	2.55
CITY OF PITTSBURGH (RE-LIBRARY)	Secured	NA	0.57	0.57	0.57	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	601.88	601.88	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	618.87	618.87	618.87	287.29
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	124.37	124.37	124.37	0.00
CREDIT COLLECTIONS USA	Unsecured	625.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	150.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	380.00	NA	NA	0.00	0.00
DENOVUS CORP LTD	Unsecured	NA	215.29	0.00	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	541.66	6,092.08	6,092.08	575.58	0.00
EQUITABLE GAS CO(*)	Unsecured	1,318.31	1,302.48	1,302.48	123.06	0.00
EQUITABLE GAS CO(*)	Priority	NA	NA	NA	7,643.66	0.00
GLHEC & AFFILIATES: GLHEGC NEL	Unsecured	14,108.66	17,682.26	17,682.26	1,670.62	0.00
JPMORGAN CHASE BANK NA	Secured	25,000.00	9,956.71	0.00	11,069.10	0.00
JPMORGAN CHASE BANK NA	Secured	NA	0.00	0.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,574.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	9,094.07	13,078.91	13,078.91	1,235.70	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	427.00	427.00	427.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	0.00	0.00	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	61.03	0.00	0.00	0.00	0.00
UNITED STUDENT AID FUNDS INC (L	Unsecured	0.00	0.00	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$11,069.10	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,842.98	\$1,842.98	\$698.51
TOTAL SECURED:	\$1,842.98	\$12,912.08	\$698.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,028.88	\$8,672.54	\$0.00
TOTAL PRIORITY:	\$1,028.88	\$8,672.54	\$0.00
GENERAL UNSECURED PAYMENTS:	\$38,155.73	\$3,604.96	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,340.47</u>
Disbursements to Creditors	<u>\$25,888.09</u>
TOTAL DISBURSEMENTS :	<u>\$33,228.56</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/21/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.